

<i>SERFF Tracking Number:</i>	<i>MNLE-126467841</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company (U.S.A.)</i>		<i>State Tracking Number:</i>
			<i>44658</i>
<i>Company Tracking Number:</i>	<i>MLINY01201012108</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Advantage List Flyer</i>		
<i>Project Name/Number:</i>	<i>Advantage List Flyer/</i>		

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: Advantage List Flyer	SERFF Tr Num: MNLE-126467841	State: Arkansas
TOI: LTC06 Long Term Care - Other	SERFF Status: Closed-Filed	State Tr Num: 44658
Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num: MLINY01201012108	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett
	Author: Lisa Onwubuke	Disposition Date: 01/25/2010
	Date Submitted: 01/22/2010	Disposition Status: Filed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: Advantage List Flyer	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 01/25/2010	Explanation for Other Group Market Type:
	State Status Changed: 01/25/2010
Deemer Date:	Created By: Lisa Onwubuke
Submitted By: Lisa Onwubuke	Corresponding Filing Tracking Number:

Filing Description:

The Advantage List Flyer is identified by IM4117 02/10 and is to be used with the following Policy and rider forms – approved in the State of Arkansas on the accompanying dates: 09SPWL – 07/22/09, 05LTCR – 06/22/05, 08WLLTCR – 07/30/08, 09WLLTCR – 12/21/09. The intended date of first use is February 1, 2010.

This is not 'Cold Lead' advertising, as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This Brochure will be handed to prospective clients by insurance producers and will be posted on our website.

Company and Contact

Filing Contact Information

SERFF Tracking Number: MNLE-126467841 State: Arkansas
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44658
Company Tracking Number: MLINY01201012108
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Advantage List Flyer
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Lisa Onwubuke, Senior Compliance Specialist lisa_onwubuke@jhancock.com
200 Bloor St. E. 416-852-6939 [Phone]
ST9-B24 416-926-6067 [FAX]
Toronto, ON M4W 1E5

Filing Company Information

John Hancock Life Insurance Company (U.S.A.)	CoCode: 65838	State of Domicile: Michigan
200 Bloor Street East	Group Code: -99	Company Type: Life
Toronto, ON M4W 1E5	Group Name:	State ID Number:
(800) 333-0963 ext. [Phone]	FEIN Number: 01-0233346	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	1 x submission
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$25.00	01/22/2010	33715847

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/25/2010	01/25/2010

SERFF Tracking Number: *MNLE-126467841* *State:* *Arkansas*
Filing Company: *John Hancock Life Insurance Company (U.S.A.)* *State Tracking Number:* *44658*
Company Tracking Number: *MLINY01201012108*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Advantage List Flyer*
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Disposition

Disposition Date: 01/25/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MNLE-126467841</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company (U.S.A.)</i>		<i>State Tracking Number:</i>
<i>Company Tracking Number:</i>	<i>MLINY01201012108</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Advantage List Flyer</i>		
<i>Project Name/Number:</i>	<i>Advantage List Flyer/</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	Advantage List Flyer		Yes

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TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Advantage List Flyer

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IM4117 02/10	Advertising Advantage List Flyer	Initial			MLINY01201 012108 - Advantage List Flyer - LO.pdf



Advantage List

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

John Hancock Presents *Advantage List*

At John Hancock, we have a proud history of being one of the first companies in the United States to offer long-term care insurance to individuals and groups. We are continually developing new benefits and features to maximize the value of your John Hancock policy. Adhering to our commitment of steady improvement, we offer you *Advantage List*.

Competitive Rates That Save You Money

Advantage List is one of the many unique benefits available to you when you own a John Hancock life insurance policy with the Long-Term Care rider or a LifeCare policy which also includes long-term care benefits. A John Hancock life insurance policy with long-term care (LTC) benefits allows you to accelerate your policy's life insurance death benefit to help pay for long-term care expenses.

This valuable program means you are eligible to receive the competitive rates we have negotiated at more than 10,000 participating providers nationwide. The cost savings will help stretch your benefit dollars.

Help with Care Choices

The *Advantage List* program also gives you access to some of the best long-term care providers in the country. The administrator of our *Advantage List* program is LifePlans, an independent long-term care service company.

LifePlans ensures that all providers participating in the *Advantage List* program meet established state and federal licensure or certification requirements.

They can help identify long-term care providers from these categories:

- Home Health Care Providers
- Assisted Living Facilities
- Adult Day Care Facilities
- Nursing Homes
- Hospice Centers
- Durable Medical Equipment Providers

Once you need assistance, visit the website www.lifeplansproviderpathway.com or call our *Advantage List* administrator, LifePlans, at the *Advantage List* Consumer Hotline at 800-886-7269.

Example: The Story of Jane Scott*

Due to failing health, Jane's doctor recommends 55 hours of care per week (at approximately \$18 per hour) from a local home health agency. Jane calls the *Advantage List* hotline and confirms that the agency she's chosen is on the list and provides 10% savings to eligible John Hancock customers. In Jane's Situation, her monthly home health-care cost will be \$3,960.

JANE WILL SAVE THE FOLLOWING DOLLARS:

Monthly Savings from the <i>Advantage List</i>	\$396 (10% of monthly costs)
Annual Savings from the <i>Advantage List</i>	\$4,752

* This is a hypothetical example only. Actual costs of care vary greatly depending on the care provider and geographic location. Discounts are not guaranteed and may be discontinued by the provider at any time. Use of the *Advantage List* does not necessarily imply that a claim is payable or that the provider qualifies under the contract. The discount offered is net of fees paid to LifePlans.

Advantage List Benefits:

- Helps you save money on home health care, assisted living facilities, nursing home care, adult day care, hospice care and durable medical equipment
- Identifies and contacts your long-term care provider choices in your preferred location
- Offers a consumer hotline for quick access to information about long-term care provider services
- Advises you of the reduced rates for various providers
- Confirms your arrangements with your chosen provider

Strength. Stability. John Hancock.

With over 100 years of experience, John Hancock Life Insurance Company (U.S.A.) is among the highest-rated insurance companies in the United States, as judged by the major rating agencies. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.

Financial Ratings*

A.M. BEST	A+ (2nd highest of 15 ratings) Superior ability to meet ongoing obligations.
FITCH RATINGS	AA (3rd highest of 21 ratings) Very strong capacity to meet policyholder and contract obligations.
STANDARD & POOR'S	AA+ (2nd highest of 21 ratings) Very strong financial security characteristics.
MOODY'S	Aa3 (4th highest of 21 ratings) Excellent in financial strength.

* Financial strength ratings, which are current as of January 19, 2010, and are subject to change, apply to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of the each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. The ratings are not an assessment or recommendation of specific products, policy provisions, premium rates, performance of the products, the value of any investment in these products upon withdrawal, individual securities held in any portfolio, or to the practices of the insurance company. Financial strength ratings do not apply to the safety and performance of separate accounts.

Competitive rates vary by provider and location. Some restrictions may apply as the rates may relate only to certain services.

Inclusion on the *Advantage List* does not imply any endorsement of quality or guarantee of coverage by John Hancock. The program may be changed or discontinued at any time. Consumers are still responsible for their own review of the quality and suitability of the provider's services. We recommend that a patient or patient's family spend time visiting and assessing providers to make the best choice for you. John Hancock does not receive financial reimbursement if you choose one of the providers from the *Advantage List*. The *Advantage List* competitive rates apply only if the insured registers for the program before receiving long-term care services. Use of the *Advantage List* does not imply provider qualification or benefit eligibility with regard to any claims made by policyholder.

LifeCare and the Acceleration rider, may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy. There are additional costs associated with this rider that are included in the single premium. For all John Hancock policies offering the Long-Term Care (LTC) rider, it is an accelerated death benefit rider. Maximum face amount is \$5 million with the LTC rider. There are additional costs associated with this rider. These riders may not be available in some states and are not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses under these riders, the death benefit is reduced dollar for dollar, and the account value is reduced proportionally.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, it does not qualify for the New York State Partnership for Long-Term Care program and is not a Medicare supplement policy.

The Long-Term Care rider and the Acceleration rider have exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage in your state.

Insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY01201012108 02/10



INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	

POLICY FORM SERIES:
09SPWL ICC09 09SPWL
RIDER FORM SERIES:
05LTCR 08WLLTCR 09WLLTCR

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment:		
AR Advantage List Letter.pdf		

Lisa Onwubuke
Senior Compliance Specialist
U.S. Life Insurance Compliance

200 Bloor Street East
ST-9, B24
Toronto ON M4W 1E5
Canada

Lisa_onwubuke@jhancock.com

416-852-6939 ph
416-926-6067 fax

January 22, 2010

Arkansas Insurance Department
1200 W. Third Street
Little Rock AR 72201-1904

Re: John Hancock Life Insurance Company (U.S.A.)
NAIC #65838
FEIN #01-0233346

Dear Honorable Insurance Commissioner,

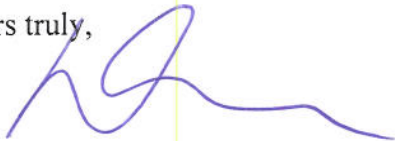
Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department. This is an invitation to Inquire.

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If you have any questions, please do not hesitate to contact me at 416-852-6939 or e-mail lisa_onwubuke@jhancock.com

Yours truly,



Lisa Onwubuke
Senior Compliance Specialist